

WHAT IS CLAIMED IS:

1. An insurance system comprising:

5 a client operated by an applicant who applies for an insurance;

an applicant information storage in which applicant information relating to said applicant is stored prior to the application for the insurance;

10 an application receiving section which receives the application for the insurance from said applicant via said client and a communication network;

15 an examination section which examines acceptability of the application for the insurance received by said application receiving section based on the applicant information stored in said applicant information storage; and

a contract section which contracts the applied insurance according to a result of the examination by said examination section indicating permission.

20 2. The insurance system according to claim 1, further comprising:

a charge storage which stores a charge paid prior to the application for the insurance by said applicant; and

25 an accounting section which uses the charge stored in said charge storage to settle a premium of the insurance at a time of the contract of the insurance by said contract section.

3. The insurance system according to claim 1,
further comprising:

5 a first authentication section which confirms
agreement of a content of the insurance contracted by said
contract section with a content of the insurance with the
application therefor received by said application receiving
section, and thereby authenticates validity of the insurance
contracted by said contract section.

4. The insurance system according to claim 1,
further comprising:

10 a plurality of said contract sections; and
15 a second authentication section which totals an
amount of the insurance money in the insurance to be
contracted this time, and an amount of the insurance money in
the insurance already contracted in said plurality of
contract sections with respect to the applicant having
20 applied for the insurance at the time of the contract of the
insurance by one arbitrary contract section, confirms the
total amount within a defined upper limit, and authenticates
the validity of the insurance to be contracted this time.

5. An insurance server comprising:

25 an applicant information storage in which applicant
information relating to an applicant to apply for an
insurance is stored prior to an application for the

insurance;

an application receiving section which receives the application for the insurance from said applicant via a client operated by the applicant and a communication network;

5 an examination section which examines acceptability of the application for the insurance received by said application receiving section based on the applicant information stored in said applicant information storage; and

10 a contract section which contracts the applied insurance according to a result of the examination by said examination section indicating permission.

6. The insurance server according to claim 5, further comprising:

15 a charge storage which stores a charge paid prior to the application for the insurance by said applicant; and

20 an accounting section which uses the charge stored in said charge storage to settle a premium of the insurance at a time of the contract of the insurance by said contract section.

7. An insurance system operation method comprising:

25 an applicant information storing step of storing applicant information relating to an applicant to apply for an insurance prior to an application for the insurance;

an application receiving step of receiving the application for the insurance from said applicant via a

client operated by the applicant and a communication network;

an examining step of examining acceptability of the application for the insurance received by said application receiving step based on the applicant information stored by said applicant information storing step; and

a contracting step of contracting the applied insurance, when a result of the examination by said examining step indicates permission.

8. An insurance server program storage medium in which an insurance server program incorporated in a computer is stored, said program allowing the computer to operate as an insurance server comprising:

an applicant information storage to store applicant information relating to an applicant to apply for an insurance prior to an application for the insurance;

an application receiving section to receive the application for the insurance from said applicant via a client operated by the applicant and a communication network;

an examination section to examine acceptability of the application for the insurance received by said application receiving section based on the applicant information stored in said applicant information storage; and

a contract section to contract the applied insurance according to a result of the examination by said examination section indicating permission.